

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

PAULINE Y THOMAS

Debtor(s)

Case No. 09-12253

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/07/2009.
- 2) The plan was confirmed on 06/19/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 08/17/2012.
- 6) Number of months from filing to last payment: 41.
- 7) Number of months case was pending: 43.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$6,800.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$21,625.00
Less amount refunded to debtor	\$250.00

NET RECEIPTS: \$21,375.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,044.71
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,544.71

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFFINITY CASH LOANS	Unsecured	2,410.00	735.59	735.59	219.06	0.00
AMERICASH LOANS	Unsecured	3,300.00	2,009.56	2,009.56	598.45	0.00
ARMOR SYSTEMS CORP	Unsecured	125.00	NA	NA	0.00	0.00
ASSOCIATED PATHOLOGY CONS	Unsecured	10.00	NA	NA	0.00	0.00
AUTOMOTIVE CREDIT CORP	Secured	14,100.00	14,018.37	14,018.37	8,887.97	2,912.63
BECKET & LEE LLP	Unsecured	1,690.00	1,529.59	1,529.59	455.51	0.00
BECKET & LEE LLP	Unsecured	470.00	468.93	468.93	118.37	0.00
CAVALRY PORTFOLIO SERVICE LLC	Unsecured	75.00	NA	NA	0.00	0.00
CMK INVESTMENTS	Unsecured	2,330.00	537.06	537.06	150.56	0.00
COMED LEGAL REVENUE RECOVER	Unsecured	310.00	308.74	308.74	77.93	0.00
COOK COUNTY CIRCUIT	Unsecured	30.00	NA	NA	0.00	0.00
ELMHURST EMERGENCY MED SERV	Unsecured	25.00	NA	NA	0.00	0.00
ELMHURST MEMORIAL HOSPITAL	Unsecured	225.00	NA	NA	0.00	0.00
ELMHURST RADIOLOGISTS	Unsecured	145.00	NA	NA	0.00	0.00
GENESIS FINANCIAL SERVICES	Unsecured	595.00	421.81	421.81	112.15	0.00
ILLINOIS DEPT OF HUMAN SVC	Unsecured	1,685.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	815.00	817.71	817.71	817.71	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	130.00	127.73	127.73	20.32	0.00
LTD FINANCIAL	Unsecured	480.00	NA	NA	0.00	0.00
MIDLAND CREDIT MGMT	Unsecured	290.00	NA	NA	0.00	0.00
PARK NATIONAL BANK	Unsecured	1,290.00	1,600.33	1,600.33	476.59	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	160.00	157.09	157.09	34.90	0.00
PYOD	Unsecured	590.00	588.59	588.59	175.28	0.00
TRANSWORLD SYSTEMS INC	Unsecured	125.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	5,000.00	4,996.27	4,996.27	1,505.74	0.00
WORKFORCE FINANCIAL	Unsecured	1,360.00	952.78	952.78	267.12	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$14,018.37	\$8,887.97	\$2,912.63
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$14,018.37	\$8,887.97	\$2,912.63
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$817.71	\$817.71	\$0.00
TOTAL PRIORITY:	\$817.71	\$817.71	\$0.00
GENERAL UNSECURED PAYMENTS:	\$14,434.07	\$4,211.98	\$0.00

Disbursements:		
Expenses of Administration	<u>\$4,544.71</u>	
Disbursements to Creditors	<u>\$16,830.29</u>	
TOTAL DISBURSEMENTS :		<u>\$21,375.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/16/2012

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.